

In re:
Wanda Henry
Debtor

Case No. 22-11141-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 01, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2022:

Recip ID	Recipient Name and Address
db	+ Wanda Henry, 5959 Upland Way, Philadelphia, PA 19131-2233
ust	+ United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320 Philadelphia, PA 19107-4202
14689551	+ Ascension Capital Group, PO Box 200277, Arlington TX 76006-0277
14689563	First Union National Bank, Trustee for PA Housing Finance Agency, c/o PHFA (Bankruptcy Dept), PO Box 15057, Harrisburg PA 17105-5057
14689564	+ Goldbeck, McCafferty and McKeever, Mellon Center-Suite 500, 701 Market Street, Philadelphia, PA 19106-1538
14689568	+ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14689569	+ Leon Haller, Esquire, 1719 N. Front Street, Harrisburg, PA 17102-2305
14689570	+ Mabt Totvisa, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
14689573	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Jun 02 2022 00:24:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 02 2022 00:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14689552	+ EDI: CBS7AVE	Jun 02 2022 04:28:00	Ashro, 1112 7Th Ave, Monroe, WI 53566-1364
14689553	Email/Text: RA-BCSEBKN@state.pa.us	Jun 02 2022 00:24:00	Bureau Of Child Support Enforcement, P. O. box 8018, Harrisburg, PA 17105-8018
14689557	Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14689556	Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14689601	Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14689554	+ EDI: CAPITALONE.COM	Jun 02 2022 04:28:00	Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
14688599	+ Email/Text: bankruptcy@cavps.com	Jun 02 2022 00:24:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich,

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			CT 06831-0405
14689555	Email/Text: ecf@ccpclaw.com	Jun 02 2022 00:24:00	Cibik and Cataldo, P.C., 225 S. 15th Street, Suite 1635, Philadelphia, PA 19102, ccpc@ccpclaw.com
14689558	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 02 2022 00:35:56	Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
14689561	^ MEBN	Jun 02 2022 00:23:30	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14689562	+ Email/Text: bncnotifications@pheaa.org	Jun 02 2022 00:24:00	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14689565	EDI: IRS.COM	Jun 02 2022 04:28:00	I.R.S., Special Procedures Branch, Insolvency Unit, P.O. Box 12051, Philadelphia, PA 19105-2051
14689566	+ EDI: IIC9.COM	Jun 02 2022 04:28:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14689567	EDI: JEFFERSONCAP.COM	Jun 02 2022 04:28:00	JEFFERSON CAPITAL SYSTEMS, LLC, POB 23051, COLUMBUS GA 31902-3051
14689577	EDI: JPMORGANCHASE	Jun 02 2022 04:28:00	PROVIDIAN, 4900 JOHNSON DR, PLEASANTON CA 94588
14689571	+ EDI: TCISOLUTIONS.COM	Jun 02 2022 04:28:00	Mid America Bk/total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
14689572	+ EDI: CBS7AVE	Jun 02 2022 04:28:00	Monroe And Main, 1112 Seventh Ave., Monroe, WI 53566-1364
14689575	EDI: PRA.COM	Jun 02 2022 04:28:00	Portfolio Recovery, PO box 41067, Norfolk, VA 23541
14689574	+ Email/Text: blegal@phfa.org	Jun 02 2022 00:24:00	Pa Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029
14689141	EDI: PENNDEPTREV	Jun 02 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14689141	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 02 2022 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14689576	+ Email/Text: csidl@sbcglobal.net	Jun 02 2022 00:24:00	Premier Bankcard, P.O. Box 2208, Vacaville, CA 95696-8208
14689579	Email/Text: home.cu-collections.272o24@statefarm.com	Jun 02 2022 00:24:00	State Farm FCU, Attn: Bankruptcy, PO Box 853944, Richardson, TX 75085
14689578	Email/PDF: resurgentbknottifications@resurgent.com	Jun 02 2022 00:36:01	Sherman Acquisitions, PO Box 10584, Greenville, SC 29603-0584
14692710	+ EDI: AIS.COM	Jun 02 2022 04:28:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14689580	Email/Text: DASPUBREC@transunion.com	Jun 02 2022 00:24:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14689581	+ EDI: VERIZONCOMB.COM	Jun 02 2022 04:28:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14689582	Email/Text: eforbes@ph13trustee.com	Jun 02 2022 00:24:00	William C. Miller, Esquire, Chapter 13 Trustee, P.O. Box 40119, Philadelphia, PA 19106-0119
14689559	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 00:35:57	eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

TOTAL: 32

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14689560	##+	Equifax, P.O. Box 144717, Orlando, FL 32814-4717

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Wanda Henry mail@cibiklaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1:	Wanda Henry		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-11141-elf		
	Social Security number or ITIN: xxx-xx-5859		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 5/2/22		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wanda Henry	
2. All other names used in the last 8 years	aka Wanda Lewis	
3. Address	5959 Upland Way Philadelphia, PA 19131	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/1/22
\$500 for 2 months, \$1700 for 58 months = \$99,600		

For more information, see page 2

Case number **22-11141-elf**

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 9/18/22

Filing deadline: 10/29/22

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.